

STIC Database Tracking Number: 230044

To: Gregory Johnson
Location: Knox 4B49
Art Unit: 3691
Date: February 9, 2009
Case Serial Number: 10/858,230

From: Caryn Wesner-Early
Location: EIC3600, Knox 4C29
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caryn.wesner-early@uspto.gov

Search Notes

Dear Examiner Johnson:

Please find attached the results of your search for the above-referenced case. The search was conducted in the template files.

I have listed references of *potential* interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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EIC 3600, US Patent & Trademark Office
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I. References of Potential Interest

Dialog

17/ 3,K/ 3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016944756 - Drawing available
WPI ACC NO: 2007-659821/200762
XRPX Acc No: N2007-515709
Social security disability insurance benefit obtaining method, involves determining whether disabled individual is qualified to receive benefits, and filing claim with social security administration
Patent Assignee: ALLSUP J F (ALLS-I)
Inventor: ALLSUP J F
Patent Family (1 patents, 1 countries)
Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 7260548	B1	20070821	US 2000189551	P	20000315	200762 B
			US 2000629323	A	20000731	

Priority Applications (no., kind, date): US 2000189551 P 20000315; US 2000629323 A 20000731

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 7260548	B1	EN	32	16	Related to Provisional	US 2000189551

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/ 00 ...

G06Q-0040/ 00 ...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...after obtaining SSDI from the SSA comprising:determining if the disabled individual qualifies to receive SSDI ;obtaining from the disabled individual by a service provider preauthorization for direct recovery of the overpaid benefits from a deposit account;filing a claim with the SSA for SSDI on behalf...

...recovering from the deposit account by use of a computer by the service

provider a preauthorized , predetermined amount of overpaid benefits previously provided to the disabled person by the third party, after the deposit of...

20/ 3,K/ 9 (Item 6 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
(c) 2009 ProQuest Info&Learning. All rts. reserv.

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00351382
New ACH Regs Would Cut Costly Prenotes, Unauthorized Debits
Gage, Theodore Justin
Corporate Cashflow v13 n4 PP: 11, 14 Apr 1992
ISSN: 1040-0311 JRNL CODE: CFL
WORD COUNT: 848 LINE COUNT: 77

Accounting & Tax DB_1971-2009/Jan W4

...ABSTRACT: latest policy streamlining efforts by the National Automated Clearing House Association (NACHA) improve options for returning unauthorized debits and eliminate prenotification requirements. The growth of potentially efficient preauthorized electronic debits has been hampered by Treasury concerns over exposure to unauthorized debits. The current rules give a company 24 hours to receive, identify, notify its bank, and return an unauthorized debit. NACHA amendments now place more responsibility on the originating bank, which will...

...the issuer are authorized. NACHA is also trying to eliminate the requirement for prenotification of electronic payments to or debits from consumer bank accounts. The rule would make prenotes optional for originators. Companies could still...

20/ 3,K/ 13 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2008 American Banker. All rts. reserv.

0046692
Fed Eyes Automatic Debits for Biweekly Mortgage Payments
American Banker - January 8, 1986, Wednesday; Pg. 10
WORD COUNT: 359

BYLINE:
By MICHAEL WEINSTEIN

TEXT:
... an official interpretation of its Regulation E that would authorize

mortgage loans requiring repayment by preauthorized electronic funds transfers .

At issue is mortgages with biweekly payments. These mortgages, in contrast to the typical mortgage...

... credit options and the biweekly payment program offers cost-related incentives to repay by preauthorized electronic transfers .

Biweekly payment mortgages generally assure the borrower that the mortgage will be paid off sooner than a normal mortgage, so the total interest charge for the loan is lower.

Preauthorized electronic transfers are cheaper to process and more reliable for banks than the traditional, paper-based forms of repayment . "The banks are anxious to have people sign up for these automatic payment plans," said Henry M. Polmer, general counsel for the Electronic Funds Transfer Association in Washington, D.C.

The Fed has received "a number of inquiries" about the...

When Congress wrote the act in 1978, it prohibited loans requiring repayment by preauthorized electronic transfers in order to protect consumers.

Preauthorized transfers occur automatically at regular intervals, reducing the consumer...

II. Inventor Search Results from Dialog

? show files;ds

File 471:New York Times Fulltext 1980-2009/Feb 09
(c) 2009 The New York Times

File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

File 474:New York Times Abs 1969-2009/Feb 08
(c) 2009 The New York Times

File 475:Wall Street Journal Abs 1973-2009/Feb 09
(c) 2009 The New York Times

File 35:Dissertation Abs Online 1861-2009/Jan
(c) 2009 ProQuest Info&Learning

File 65:Inside Conferences 1993-2009/Feb 09
(c) 2009 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Dec
(c) 2009 The HW Wilson Co.

File 256:TechInfoSource 82-2009/Mar
(c) 2009 Info.Sources Inc

File 2:INSPEC 1898-2009/Feb W1
(c) 2009 Institution of Electrical Engineers

File 634:San Jose Mercury Jun 1985-2009/Feb 05
(c) 2009 San Jose Mercury News

File 610:Business Wire 1999-2009/Feb 09
(c) 2009 Business Wire.

File 613:PR Newswire 1999-2009/Feb 09
(c) 2009 PR Newswire Association Inc

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 20:Dialog Global Reporter 1997-2009/Feb 09
(c) 2009 Dialog

File 996:Newsroom 2000-2003
(c) 2008 Dialog

File 75:TGG Management Contents(R) 86-2009/Jan W2
(c) 2009 Gale/Cengage

File 9:Business & Industry(R) Jul/1994-2009/Feb 05
(c) 2009 Gale/Cengage

File 13:BAMP 2009/Feb 05
(c) 2009 Gale/Cengage

File 15:ABI/Inform(R) 1971-2009/Feb 06
(c) 2009 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2009/Jan 20
(c) 2009 Gale/Cengage

File 148:Gale Group Trade & Industry DB 1976-2009/Jan 21
(c) 2009 Gale/ Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Jan 15
(c) 2009 Gale/ Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jan 05
(c) 2009 Gale/ Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Jan 19
(c) 2009 Gale/ Cengage
File 637:Journal of Commerce 1986-2009/Feb 27
(c) 2009 Commonwealth Bus. Media
File 249:Mgt. & Mktg. Abs. 1976-2007Apr W5
(c) 2007 Pira International
File 624:McGraw-Hill Publications 1985-2009/Feb 09
(c) 2009 McGraw-Hill Co. Inc
File 485:Accounting & Tax DB 1971-2009/Jan W4
(c) 2009 ProQuest Info&Learning
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 56:Computer and Information Systems Abstracts 1966-2009/Jan
(c) 2009 CSA.
File 430:British Books in Print 2007/Jan W3
(c) 2007 J. Whitaker & Sons Ltd.
File 426:LCMARC-Books 1968-2009/Oct W4
(c) format only 2009 Dialog
File 483:Newspaper Abs Daily 1986-2009/Feb 07
(c) 2009 ProQuest Info&Learning
File 120:U.S. Copyrights 1978-2009/Jan 29
(c) format only 2009 Dialog
File 347:JAPIO Dec 1976-2008/Aug(Updated 081208)
(c) 2008 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-200905
(c) 2009 European Patent Office
File 349:PCT FULLTEXT 1979-2009/UB= 20090108| UT= 20090101
(c) 2009 WIPO/Thomson
File 350:Derwent WPIX 1963-2008/UD= 200906
(c) 2009 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	36	AU= (ALLSUP J? OR ALLSUP, J? OR ALLSUP(2N)(JAMES OR JIM))
S2	4	S1 FROM 347,348,349,350,371
S3	4	IDPAT (sorted in duplicate/non-duplicate order)
S4	4	IDPAT (primary/non-duplicate records only)
S5	32	S1 NOT S2
S6	1	OVERPAYMENT OR OVERPAYMENTS OR OVERPAID OR (OVER OR EXCESS

OR EXCESSIVE OR EXTRA OR TOO()MUCH)(2N)(PAID OR PAYMENT OR PA-
YMENTS)
S7 0 S5 AND S6
S8 0 S5(S)(LTD OR SSDI OR (LONGTERM OR LONG()TERM OR SOCIAL()SE-
CURITY())DISABILITY)
S9 0 S5(S)(RECOVER??? OR RECLAIM??? OR REPOSSESS??? OR RETURN???
OR RECAPTUR??? OR RESTOR??? OR RESTORATION OR REPAY??? OR RE-
PAYMENT OR RECOUP??? OR REGAIN??? OR RETRIEV??? OR RETAK??? OR
REFUND??? OR (TAKE OR TAKES OR TAKEN OR TAKING())BACK)
S10 30 S5 NOT (PY> 2000 OR PD= 20000316:20001231)
S11 28 RD (unique items)
S12 32 S4 OR S11

12/ AA,AN,AZ,TI/ 1 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2009 ProQuest Info&Learning. All rts. reserv.
501989
FEMINISM IN THE NOVELS OF ELLEN GLASGOW.

12/ AA,AN,AZ,TI/ 2 (Item 2 from file: 35)
DIALOG(R)File 35:(c) 2009 ProQuest Info&Learning. All rts. reserv.
493830
THE MAGIC CIRCLE: A STUDY OF SHELLEY'S CONCEPT OF LOVE.

12/ AA,AN,AZ,TI/ 3 (Item 1 from file: 65)
DIALOG(R)File 65:(c) 2009 BLDSC all rts. reserv. All rts. reserv.
01283326 INSIDE CONFERENCE ITEM ID: CN012610609
3M's Brownwood Facility
CONFERENCE: Hazmat Southwest '93

12/ AA,AN,AZ,TI/ 4 (Item 1 from file: 430)
DIALOG(R)File 430:(c) 2007 J. Whitaker & Sons Ltd. All rts. reserv.
07589474
TITLE: Portrait of Rye; With Some Sketches of Places Worth Visiting
within Easy Reach of the Ancient Town
ISBN: 0952805928

12/ AA,AN,AZ,TI/ 5 (Item 1 from file: 426)
DIALOG(R)File 426:(c) format only 2009 Dialog. All rts. reserv.
12152859
The magic circle; a study of Shelley's concept of love / James O. Allsup
SERIES:
Literary criticism series; National university publications

12/ AA,AN,AZ,TI/ 6 (Item 2 from file: 426)
DIALOG(R)File 426:(c) format only 2009 Dialog. All rts. reserv.
9724739

Oxygenates in motor fuel formulation / edited by R.W. Hurn, W.F. Marshall, J.R. Allsup ; prepared under the auspices of the Fuels & Lubricants Activity

SERIES:

PT . 38

PT (Series) (Warrendale, Pa.) ;

12/ AA,AN,AZ,TI/ 7 (Item 3 from file: 426)
DIALOG(R)File 426:(c) format only 2009 Dialog. All rts. reserv.
8725476

Symphony number one & selected poems / by Andrew H. Oerke ; notes & comments by James O. Allsup

12/ AA,AN,AZ,TI/ 8 (Item 4 from file: 426)
DIALOG(R)File 426:(c) format only 2009 Dialog. All rts. reserv.
2114248

Hedgerow hell = ; L'enfer du bocage : Normandie 44 / John S. Allsup

12/ AA,AN,AZ,TI/ 9 (Item 1 from file: 483)
DIALOG(R)File 483:(c) 2009 ProQuest Info&Learning. All rts. reserv.
04570388
Agency Cuts Costs by Blocking Aid for the Disabled

12/ AA,AN,AZ,TI/ 10 (Item 2 from file: 483)
DIALOG(R)File 483:(c) 2009 ProQuest Info&Learning. All rts. reserv.
03884601
Disability costs are out of control

12/ AA,AN,AZ,TI/ 11 (Item 1 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
15716458
Ambling gotier gambler.
APPLICATION TITLE: Pure of heart; Ballad of Jake McCall

12/ AA,AN,AZ,TI/ 12 (Item 2 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
12683896
Bugsy writes the book : the true cost of alcohol taking the wheel.

APPLICATION TITLE: Introducing Buzz McOrnery; Kick the can and
get off the bottle

12/ AA,AN,AZ,TI/ 13 (Item 3 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
12628945
Lovers sometimes lie.

12/ AA,AN,AZ,TI/ 14 (Item 4 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
12288875
Oxygenates in motor fuel formulation / edited by R. W. Hurn, W. F.
Marshall, J. R. Allsup.

12/ AA,AN,AZ,TI/ 15 (Item 5 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
12250872
Parts unknown.

12/ AA,AN,AZ,TI/ 16 (Item 6 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
09602360
You don't have to be present.

12/ AA,AN,AZ,TI/ 17 (Item 7 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
08588773
I've won the war.

12/ AA,AN,AZ,TI/ 18 (Item 8 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
08569969
I'll do that, too.

12/ AA,AN,AZ,TI/ 19 (Item 9 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
08372986
My baby turns the lights on uptown.

12/ AA,AN,AZ,TI/ 20 (Item 10 from file: 120)

DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
08145071
Separation. w & m Joyce Allsup.

12/ AA,AN,AZ,TI/ 21 (Item 11 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
08069615
The DJ cried. w & m Joyce Ann Allsup.

12/ AA,AN,AZ,TI/ 22 (Item 12 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
08069601
No not quite. w & m Joyce Allsup.

12/ AA,AN,AZ,TI/ 23 (Item 13 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
08050389
You don't have to be crazy. w & m Joyce Allsup.

12/ AA,AN,AZ,TI/ 24 (Item 14 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
05300503
Welfare to a millionaire / by author, Joseph H. Allsup.

12/ AA,AN,AZ,TI/ 25 (Item 15 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
04719768
Hedgerow hell : Normandie 44 / John S. Allsup.

12/ AA,AN,AZ,TI/ 26 (Item 16 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
03145703
Kick the can and get off the bottle / by Joseph H. Allsup, Sr.

12/ AA,AN,AZ,TI/ 27 (Item 17 from file: 120)
DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
02948436
Let's clap, clap, clap for Santa Claus.

12/ AA,AN,AZ,TI/ 28 (Item 18 from file: 120)

DIALOG(R)File 120:(c) format only 2009 Dialog. All rts. reserv.
01563522

I'm doing things that babies shouldn't do / by Jimmy Jay and Joyce Allsup.

12/ AA,AN,AZ,TI/ 29 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0016944756

WPI ACC NO: 2007-659821/

Social security disability insurance benefit obtaining method, involves determining whether disabled individual is qualified to receive benefits, and filing claim with social security administration

Original Titles:

Long term disability overpayment recovery service with post award service and savings program and financial assistance

Local Applications (No Type Date): US 2000189551 P 20000315; US
2000629323 A 20000731

Priority Applications (no., kind, date): US 2000189551 P 20000315; US
2000629323 A 20000731

12/ AA,AN,AZ,TI/ 30 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0015491342

WPI ACC NO: 2006-055468/

Advertisement providing method, involves conducting respective search in database, to generate search results, where primary search results are provided to user together with identified advertisement data

Original Titles:

Method and apparatus for selective internet advertisement

Local Applications (No Type Date): US 2004865158 A 20040610

Priority Applications (no., kind, date): US 2004865158 A 20040610

12/ AA,AN,AZ,TI/ 31 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0001017304

WPI ACC NO: 1975-N3247W/

Vehicle steering mechanism translating device - is linkage to connect steering shaft to steering rods for proper steering in either direction

Original Titles:

Translating device

Local Applications (No Type Date): US 1973346562 A 19730330; US
1974499819 A 19740823; US 1974499819 A 19740823

Priority Applications (no., kind, date): US 1974499819 A 19740823

12/ AA,AN,AZ,TI/ 32 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0000904339

WPI ACC NO: 1975-A7613W/

Vehicle steering mechanism - has separate transversely movable steering
members linked to each pair of wheels

Original Titles:

VEHICLE STEERING MECHANISM

Local Applications (No Type Date): US 1973346562 A 19730330; US
1974499819 A 19740823; US 1973346562 A 19730330

Priority Applications (no., kind, date): US 1973346562 A 19730330

12/3,K/10 (Item 2 from file: 483)
DIALOG(R)File 483:Newspaper Abs Daily
(c) 2009 ProQuest Info&Learning. All rts. reserv.

03884601

Disability costs are out of control

Allsup, James F

St Louis Post-Dispatch, Sec B, p 7, col 2

Jan 15, 1996

NEWSPAPER CODE: SL

DOCUMENT TYPE: Commentary; Newspaper

LANGUAGE: English RECORD TYPE: ABSTRACT

LENGTH: Long (18+ col inches)

Allsup, James F

12/3,K/29 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016944756 - Drawing available

WPI ACC NO: 2007-659821/200762

XRPX Acc No: N2007-515709

Social security disability insurance benefit obtaining method, involves
determining whether disabled individual is qualified to receive benefits,
and filing claim with social security administration

Patent Assignee: ALLSUP J F (ALLS-I)

Inventor: ALLSUP J F

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 7260548	B1	20070821	US 2000189551	P	20000315	200762 B
			US 2000629323	A	20000731	

Priority Applications (no., kind, date): US 2000189551 P 20000315; US
2000629323 A 20000731

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 7260548	B1	EN	32	16	Related to Provisional	US 2000189551

Inventor: ALLSUP J F

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:
Allsup, James F ...
Examiner:

Text Search Results from Dialog

A. Patent Files, Abstract

? show files;ds

File 347:JAPIO Dec 1976-2008/Aug(Updated 081208)

(c) 2008 JPO & JAPIO

File 350:Derwent WPIX 1963-2008/UD= 200906

(c) 2009 Thomson Reuters

File 371:French Patents 1961-2002/BOPI 200209

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Set	Items	Description
S1	563	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT??? OR PREAUTHORI?ED OR PREAUT- HORI?ATION OR PREVIOUS??(3N)PERMISSION
S2	102	RECOVER??? OR RECLAIM??? OR REPOSSESS??? OR RETURN??? OR R- ECAPTUR??? OR RESTOR??? OR RESTORATION OR REPAY??? OR REPAYME- NT OR RECOUP??? OR REGAIN??? OR RETRIEV??? OR RETAK??? OR REF- UND??? OR (TAKE OR TAKES OR TAKEN OR TAKING)()BACK
S3	3	OVERPAYMENT OR OVERPAYMENTS OR OVERPAID OR (OVER OR EXCESS OR EXCESSIVE OR EXTRA OR TOO()MUCH)(2N)(PAID OR PAYMENT OR PA- YMENTS)
S4	239	ELECTRONIC OR ELECTRONICALLY OR ONLINE OR ON()LINE OR AUTO- MAT?? OR COMPUTERI?ED
S5	118	TRANSFER? OR WITHDRAW??? OR DEBIT??? OR CASHOUT OR (CASH??? OR TAKE? ? OR TAKING OR PULL???)()OUT
S6	563	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT??? OR PREVIOUS??(3N)PERMISSION OR PREAUTHORI?ED OR PREAUTHORI?ATION
S7	1	LTD OR SSDI OR (LONGTERM OR LONG()TERM OR SOCIAL()SECURITY-)()DISABILITY
S8	1	S2(5N)S3
S9	28	S4(5N)S5
S10	3	S6(5N)S9
S11	0	S7(S)S8(S)S10
S12	64	S6(S)(S2 OR S3 OR S7)
S13	45	S12 AND IC= (G06F OR G06Q)
S14	24	S6(10N)(S2 OR S3 OR S7)
S15	17	S14 AND IC= (G06F OR G06Q)
S16	17	IDPAT (sorted in duplicate/non-duplicate order)
S17	17	IDPAT (primary/non-duplicate records only)

17/ AN,AZ,TI/ 1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0018572566

Shopping method for e.g. shopping center, involves calculating total value

of shopping cart, and checking out objects from store shopping system, and receiving receipt from store shopping system

Original Titles:

Method for shopping using wireless communication

Local Applications (No Type Date): US 200820546 A 20080127

Priority Applications (no., kind, date): US 200820546 A 20080127

17/ AN,AZ,TI/ 2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0017935643

Appraisal payment transaction completing software program for real estate transaction, has set of instructions for generating and transmitting settlement notice, where notice is used to indicate that appraisal is completed

Original Titles:

Automated appraisal fee processing software for real estate transactions

Local Applications (No Type Date): US 2006580249 A 20061012

Priority Applications (no., kind, date): US 2006580249 A 20061012

17/ AN,AZ,TI/ 3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0016944756

Social security disability insurance benefit obtaining method, involves determining whether disabled individual is qualified to receive benefits, and filing claim with social security administration

Original Titles:

Long term disability overpayment recovery service with post award service and savings program and financial assistance

Local Applications (No Type Date): US 2000189551 P 20000315; US 2000629323 A 20000731

Priority Applications (no., kind, date): US 2000189551 P 20000315; US 2000629323 A 20000731

17/ AN,AZ,TI/ 4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0016717304

Pre-approved credit offer presentation enabling method for financial institution, involves simultaneously and asynchronously making credit offer inquiry to credit opportunity service using information about customer

Original Titles:

METHOD AND SYSTEM FOR ENABLING TELLER PRESENTATION OF PRE-APPROVED CREDIT OFFERS

Local Applications (No Type Date): US 2005719064 P 20050921; US 2006381817 A 20060505

Priority Applications (no., kind, date): US 2005719064 P 20050921; US 2006381817 A 20060505

17/ AN,AZ,TI/ 5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0015288146

Junk e-mail filtering method in client/ server system, involves approving particular e-mail address for transmission of message to recipient in return of payment, if particular transmitter address is not matched with pre - approved address

Original Titles:

Pay e-mail methods and systems

Local Applications (No Type Date): US 2004756148 A 20040112

Priority Applications (no., kind, date): US 2004756148 A 20040112

17/ AN,AZ,TI/ 6 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0015220521

Loan proceeds dispersion method e.g. for title loan, involves opening account for borrower at banking institution in same state jurisdiction as licensed lender and lender's banking institution

Original Titles:

Method for licensed lender disbursement of loan proceeds to an out-of-state borrower to establish with greater certainty that the law of the state in which the licensed lender is located is the state law which governs the loan transaction

Local Applications (No Type Date): US 2004775578 A 20040209

Priority Applications (no., kind, date): US 2004775578 A 20040209

17/ AN,AZ,TI/ 7 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0014996542

Product returns pre - authorization method e.g. for commercial product, involves receiving identification information of product, and determining whether return criteria are met for product before forwarding return authorization

Original Titles:

Method and apparatus for efficient handling of product return transactions

Local Applications (No Type Date): US 1996725259 A 19961002; US 199865552 A 19980424; US 2000494540 A 20000131; US 2001809072 A 20010316; US 2002207121 A 20020730; US 2004989468 A 20041117

Priority Applications (no., kind, date): US 1996725259 A 19961002; US 199865552 A 19980424; US 2000494540 A 20000131; US 2001809072 A 20010316; US 2002207121 A 20020730; US 2004989468 A 20041117

17/ AN,AZ,TI/ 8 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0014699257

Insurance claim preparing and tracking system for pharmaceutical product of patient, receives patient information to identify corresponding claim information from database and to track status of claim information

Original Titles:

System and method for processing and managing claim forms

Local Applications (No Type Date): US 2003456556 A 20030609; CA 2431473 A 20030609

Priority Applications (no., kind, date): US 2003456556 A 20030609; CA 2431473 A 20030609

17/ AN,AZ,TI/ 9 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0013999796

Dining system for students in board plan, reviews account information, transaction records and additional funds to customer's account after reconciliation of account of used dining establishments

Original Titles:

Dining system

Local Applications (No Type Date): CA 2435553 A 20030717; US 2002396663

P 20020718; US 2003621735 A 20030717; AU 2003213553 A 20030718
Priority Applications (no., kind, date): US 2002396663 P 20020718; US
2003621735 A 20030717

17/ AN,AZ,TI/ 10 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0013634281

Method for handling of product return transactions for handle product
returns ensuring applicable criteria for return by obtaining return
authorization and shipping products which qualify for return along with ID
of return authorization

Original Titles:

Method and apparatus for efficient handling of product return transactions

Method and apparatus for efficient handling of product return transactions

Local Applications (No Type Date): US 1996725259 A 19961002; US 199865552
A 19980424; US 2000494540 A 20000131; US 2001809072 A 20010316; US
2002207121 A 20020730; US 1996725259 A 19961002; US 199865552 A
19980424; US 2000494540 A 20000131; US 2001809072 A 20010316; US
2002207121 A 20020730

Priority Applications (no., kind, date): US 1996725259 A 19961002; US
199865552 A 19980424; US 2000494540 A 20000131; US 2001809072 A
20010316; US 2002207121 A 20020730

17/ AN,AZ,TI/ 11 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0013061367

Filtering method for messages in electronic communications, involving
maintaining authorization criteria, receiving message and determining
authorization, and notifying sender for unauthorized messages

Original Titles:

METHOD AND SYSTEM FOR FILTERING MESSAGES

Method and system for filtering messages

METHOD AND SYSTEM FOR FILTERING MESSAGES

PROCEDE ET SYSTEME PERMETTANT DE FILTRER DES MESSAGES

Local Applications (No Type Date): WO 2002US22173 A 20020711; US
2001304829 P 20010712; US 2002192482 A 20020709; AU 2002329595 A
20020711

Priority Applications (no., kind, date): US 2001304829 P 20010712; US
2002192482 A 20020709

17/ AN,AZ,TI/ 12 (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0012641148

Implementing method for a pre-approved process on a computer network for use by individuals on projects modifying, storing and retrieving project's information to complete projects in accordance with pre-approved processes

Original Titles:

Process template engine

PROCESS TEMPLATE ENGINE

MOTEUR DE MODELES DE PROCESSUS

Local Applications (No Type Date): WO 2001US28078 A 20010906; AU 200187134 A 20010906; AU 2001287134 A 20010906

Priority Applications (no., kind, date): US 2000724411 A 20001128

17/ AN,AZ,TI/ 13 (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0011000453

Method for performing cash card operation at point of sale terminal for making anonymous electronic payments on Web by receiving second card ID number of cash card from POS terminal

Original Titles:

Method and system for making anonymous electronic payments on the world wide web

METHOD AND SYSTEM FOR MAKING ANONYMOUS ELECTRONIC PAYMENTS ON THE WORLD

WIDE WEB

PROCEDE ET SYSTEME PERMETTANT D'EFFECTUER DES PAIEMENTS ELECTRONIQUES ANONYMES SUR LE WEB

Local Applications (No Type Date): WO 2001US4183 A 20010209; US 2000181224 P 20000209; US 2000181225 P 20000209; US 2001780029 A 20010209; AU 200136812 A 20010209

Priority Applications (no., kind, date): US 2000181225 P 20000209; US 2000181224 P 20000209; US 2001780029 A 20010209

17/ AN,AZ,TI/ 14 (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0010900049

Product return processing method involves sending back the product along with identifying information to manufacturer, to obtain credit for returned products

Original Titles:

Method and apparatus for efficient handling of product return transactions

Method and apparatus for efficient handling of product return transactions

Local Applications (No Type Date): US 1996725259 A 19961002; US 199865552 A 19980424; US 2000494540 A 20000131; US 2001809072 A 20010316; US 1996725259 A 19961002; US 199865552 A 19980424; US 2000494540 A 20000131; US 2001809072 A 20010316

Priority Applications (no., kind, date): US 1996725259 A 19961002; US 199865552 A 19980424; US 2000494540 A 20000131; US 2001809072 A 20010316

17/ AN,AZ,TI/ 15 (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0009445190

Card users spending limit controller of monetary transaction authorizing system

Original Titles:

Credit card spending authorization control system.

Local Applications (No Type Date): US 1997936002 A 19970923

Priority Applications (no., kind, date): US 1997936002 A 19970923

17/ AN,AZ,TI/ 16 (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0005381828

Financial data processing system using payment coupons - reads contents of payment coupon and extracts so as to allow access to data base to retrieve and format preauthorised draft

Original Titles:

Verarbeitungssystem fuer finanzielle Daten mit Zahlscheinen

Financial data processing system using payment coupons

Systeme de traitement de donnees financieres utilisant des coupons de paiement

Financial data processing system using payment coupons

Local Applications (No Type Date): US 1988183776 A 19880420; US 1988262833 A 19881026; EP 1990311349 A 19901017; EP 1990311349 A

19901017

Priority Applications (no., kind, date): US 1988262833 A 19881026; EP
1990311349 A 19901017

17/ AN,AZ,TI/ 17 (Item 17 from file: 347)
DIALOG(R)File 347:(c) 2008 JPO & JAPIO. All rts. reserv.

06537255

CALCULATING DEVICE AND STORAGE MEDIUM

APPL. NO.: 10-298597 [JP 98298597]

17/ 3,K/ 3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016944756 - Drawing available
WPI ACC NO: 2007-659821/200762
XRPX Acc No: N2007-515709

Social security disability insurance benefit obtaining method, involves determining whether disabled individual is qualified to receive benefits, and filing claim with social security administration

Patent Assignee: ALLSUP J F (ALLS-I)

Inventor: ALLSUP J F

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 7260548	B1	20070821	US 2000189551	P	20000315	200762 B
			US 2000629323	A	20000731	

Priority Applications (no., kind, date): US 2000189551 P 20000315; US 2000629323 A 20000731

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 7260548	B1	EN	32	16	Related to Provisional	US 2000189551

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/ 00 ...

G06Q-0040/ 00 ...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...after obtaining SSDI from the SSA comprising:determining if the disabled individual qualifies to receive SSDI ;obtaining from the disabled individual by a service provider preauthorization for direct recovery of the overpaid benefits from a deposit account;filing a claim with the SSA for SSDI on behalf...

...recovering from the deposit account by use of a computer by the service provider a preauthorized , predetermined amount of overpaid benefits previously provided to the disabled person by the third party, after the deposit of...

17/ 3,K/ 8 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0014699257 - Drawing available
WPI ACC NO: 2005-046857/200505
XRPX Acc No: N2005-040880

Insurance claim preparing and tracking system for pharmaceutical product of patient, receives patient information to identify corresponding claim information from database and to track status of claim information

Patent Assignee: DAVID L (DAVI-I); JANSSEN ORTHO INC (JANC)

Inventor: DAVID L

Patent Family (2 patents, 2 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040249665	A1	20041209	US 2003456556	A	20030609	200505 B
CA 2431473	A1	20041209	CA 2431473	A	20030609	200507 NCE

Priority Applications (no., kind, date): US 2003456556 A 20030609; CA 2431473 A 20030609

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20040249665	A1	EN	55	32		
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CA 2431473	A1	EN				
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Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/ 00 ...

... G06Q-0040/ 00

G06Q-0010/ 00 ...

... G06Q-0040/ 00

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...from data bases provided by the computer software system and enter retrieved data automatically into claim forms for submission to an insurance provider. Documentation for seeking pre - approval of a treatment, making insurance claims, or appeal rejection of claims by an insurance provider...

Claims:

B. Patent Files, Full-Text

? show files;ds

File 348:EUROPEAN PATENTS 1978-200905

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB= 20090108|UT= 20090101

(c) 2009 WIPO/Thomson

Set	Items	Description
S1	2265	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT???) OR PREAUTHORI?ED OR PREAUT- HORI?ATION OR PREVIOUS??(3N)PERMISSION
S2	1919	RECOVER??? OR RECLAIM??? OR REPOSSESS??? OR RETURN??? OR R- ECAPTUR??? OR RESTOR??? OR RESTORATION OR REPAY??? OR REPAYME- NT OR RECOUP??? OR REGAIN??? OR RETRIEV??? OR RETAK??? OR REF- UND??? OR (TAKE OR TAKES OR TAKEN OR TAKING)()BACK
S3	168	OVERPAYMENT OR OVERPAYMENTS OR OVERPAID OR (OVER OR EXCESS OR EXCESSIVE OR EXTRA OR TOO()MUCH)(2N)(PAID OR PAYMENT OR PA- YMENTS)
S4	2032	ELECTRONIC OR ELECTRONICALLY OR ONLINE OR ON()LINE OR AUTO- MAT?? OR COMPUTERI?ED
S5	1712	TRANSFER? OR WITHDRAW??? OR DEBIT??? OR CASHOUT OR (CASH??? OR TAKE? ? OR TAKING OR PULL???)()OUT
S6	2265	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT???) OR PREVIOUS??(3N)PERMISSION OR PREAUTHORI?ED OR PREAUTHORI?ATION
S7	232	LTD OR SSDI OR (LONGTERM OR LONG()TERM OR SOCIAL()SECURITY-)()DISABILITY
S8	8	S2(5N)S3
S9	526	S4(5N)S5
S10	20	S6(5N)S9
S11	0	S7(S)S8(S)S10
S12	10	S2(10N)S3
S13	3	S12(S)(S6 OR S7)
S14	10	S12 AND (S6 OR S7)
S15	10	S8 OR S14
S16	10	S15 AND IC= (G06F OR G06Q)
S17	10	IDPAT (sorted in duplicate/non-duplicate order)
S18	10	IDPAT (primary/non-duplicate records only)

18/ AN,AZ,TI/ 1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.

01869029

Systems and methods for secure transaction management and electronic rights
protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und
elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection
de droits electroniques

APPLICATION (CC, No, Date): EP 2004078194 960213;

PRIORITY (CC, No, Date): US 388107 950213

18/ AN,AZ,TI/ 2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01648685

SYSTEMS AND METHODS FOR COLLABORATIVE PAYMENT STRATEGIES

SYSTEMES ET PROCEDES POUR DES STRATEGIES DE PAIEMENT COLLABORATIF

Application: WO 2007US80964 20071010 (PCT/WO US2007080964)

18/ AN,AZ,TI/ 3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01505018

SYSTEMS AND METHODS FOR MANAGING AN EXPENDITURE CYCLE

SYSTEME ET PROCEDE SERVANT A GERER UN CYCLE DE DEPENSES

Application: WO 2006US41142 20061020 (PCT/WO US2006041142)

18/ AN,AZ,TI/ 4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01118627

SYSTEM AND METHOD FOR CONDUCTING RESIDENTIAL FINANCING
TRANSACTIONS

SYSTEME ET PROCEDE POUR L'EXECUTION DE TRANSACTIONS DE
FINANCEMENT A BUT RESIDENTIEL

Application: WO 2003US34339 20031028 (PCT/WO US03034339)

18/ AN,AZ,TI/ 5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01043246

SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT
INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

SYSTEME ET PROCEDE PERMETTANT DE GARANTIR LE VERSEMENT
PERIODIQUE D'UN REVENU DE RETRAITE MINIMUM AU MOYEN D'UN COMPTE DE
RAJUSTEMENT

Application: WO 2003US5696 20030226 (PCT/WO US03005696)

18/ AN,AZ,TI/ 6 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

00963611

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS
COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES
INTERNET POUR SERVICES DE LOCATION DE VEHICULES

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

18/ AN,AZ,TI/ 7 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

00933152

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS
COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS
MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION
DE VEHICULES

Application: WO 2001US51437 20011019 (PCT/WO US0151437)

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

18/ AN,AZ,TI/ 8 (Item 8 from file: 349)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

00915064

SYSTEM AND METHOD FOR COMMUNICATION BETWEEN REMOTE LOCATIONS
SYSTEME ET PROCEDE DE COMMUNICATION ENTRE DES SITES ELOIGNES

Application: WO 2001US48254 20011214 (PCT/WO US0148254)

18/ AN,AZ,TI/ 9 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN
RESEAU

Application: WO 2000US35216 20001222 (PCT/WO US0035216)

18/ AN,AZ,TI/ 10 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

00743967

AUTOMATIC TRANSACTION CLEARING SYSTEM AND METHOD

SYSTEME ET PROCEDE DE COMPENSATION PAR TRANSACTION AUTOMATIQUE

Application: WO 2000US8284 20000324 (PCT/WO US0008284)

18/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01648685 **Image available**

SYSTEMS AND METHODS FOR COLLABORATIVE PAYMENT STRATEGIES
SYSTEMES ET PROCEDES POUR DES STRATEGIES DE PAIEMENT COLLABORATIF

Patent Applicant/Assignee:

OLD WORLD INDUSTRIES INC, 4065 Commercial Avenue, Northbrook, IL 60062,
US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

MALLOY Stephen L, 250 Lexington Street, San Francisco, CA 94110, US, US
(Residence), US (Nationality), (Designated only for: US)

WALTERS Alan J, 1738 West Wellington Avenue, Chicago, IL 60657, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FAIER Adam J (agent), Mcandrews, Held & Malloy, Ltd., 500 W. Madison St.,
34th Floor, Chicago, IL 60661, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200845947 A2-A3 20080417 (WO 0845947)

Application: WO 2007US80964 20071010 (PCT/WO US2007080964)

Priority Application: US 2006850490 20061010

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18376

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0040/00 ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... have designated their compliance guidelines as business confidential
and/or may require seller credentialing or preauthorization for access

to the compliance guidelines.

[00182] In certain embodiments, the collaborative payment application 240 ...whether the adjustment document 1955 is requesting a deduction in the invoice amount or a refund for an overpayment . If the workflow approval processor 1960 determines that the adjustment document 1955 is requesting a refund for an overpayment , then the workflow approval processor 1960 may create posting data 1945. The posting data 1945...

18/ 3,K/ 3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01505018 **Image available**

SYSTEMS AND METHODS FOR MANAGING AN EXPENDITURE CYCLE
SYSTEME ET PROCEDE SERVANT A GERER UN CYCLE DE DEPENSES

Patent Applicant/Assignee:

VITALSPRING TECHNOLOGIES INC, 1750 Tysons Boulevard, Mclean, Virginia
22102, US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

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(Residence), IN (Nationality), (Designated only for: US)
BENEFIEL James W, 44852 Rivermont Terrace # 300, Ashburn, Virginia 20147,
US, US (Residence), US (Nationality), (Designated only for: US)
GILL Fletcher D, 20 Ritchfield Court, Rockville, Maryland 20850, US, US
(Residence), US (Nationality), (Designated only for: US)
POTARAZU Sreedhar V, 10904 Lamplighter Lane, Potomac, Maryland 20854, US,
US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

ANANDARAO Sudhir (agent), VitalSpring Technologies, Inc., 1750 Tysons
Blvd., McLean, Virginia 22102, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200747982 A2-A3 20070426 (WO 0747982)
Application: WO 2006US41142 20061020 (PCT/WO US2006041142)
Priority Application: US 2005253803 20051020

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)
AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT
TZ UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9837

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
G06F-0019/00 ...
Fulltext Availability:
Detailed Description
Claims

Detailed Description

... duplicate and/or invalid claims captured through the claims auditor;
and 5) obtain evidence to recover any over - payments each month.

...respective fund release, or likewise, any fund releases (transactions)
which cannot be matched to a pre - approved vendor fund request and/or
a pre - approved routing number can be identified. Thus, amounts
requested by unauthorized requestors, funds released to the...

...automatic control can, for example, help ensure the following: 1)
payments are only made to pre - approved vendors (e.g., approved
routing numbers); 2) payments are only made for invoices that were...

...invalid payments have not been made; and 5) the employer is equipped
with evidence to recover any over - payments accidentally released by
the employer or any wire transfer requests inappropriately submitted by
an invalid...

Claim

... identify whether there is a fund release that can be one of matched to
a pre - approved routing number and not matched to a pre - approved
routing number.

...code to: identify whether there is a fund release that is associated
with an authorized pre - approved routing number but includes an
incorrect amount.

18/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00743967 ** Image available**

AUTOMATIC TRANSACTION CLEARING SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMPENSATION PAR TRANSACTION AUTOMATIQUE
Patent Applicant/ Assignee:

ECLEARING COM INC, 70 East Lake Street, Chicago, IL 60601, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

STAHL Charles S Jr, 279 Oakton Court, Lisle, IL 60532, US, US (Residence)
, US (Nationality), (Designated only for: US)

BOUCHARD Gary P, 1921 Banks Drive, Elgin, IL 60123, US, US (Residence),
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LICHTMAN Herbert R, Suite 1811, 151 North Michigan Avenue, Chicago, IL
60601, US, US (Residence), US (Nationality), (Designated only for: US)

CLARK Michael R, Unit 202, 525 West Oakdale, Chicago, IL 60657, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

POTTHAST James W, Potthast & Associates, 2712 North Ashland Avenue,
Chicago, IL 60614, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200057337 A1 20000928 (WO 0057337)

Application: WO 2000US8284 20000324 (PCT/WO US0008284)

Priority Application: US 99126204 19990325

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN
YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30046

Main International Patent Class (v7): G06F-017/ 60

Fulltext Availability:

Detailed Description

Detailed Description

... course.

All the merchant seller need do is enter at his
convenience approve all non- preapproved sales (for
inventory control purposes) and at a glance review all
sales for the day...full.

E9A. Event 9A. "My mistake. Please refund the excess payment ."

E9B. Event 9B. "We agreed on a price increase."

E10A. Event 10A. Counter party accepts...choices are.

Precise Description Text

Initial membership fee

Renewal fee

Purchase price

Transaction fee

Partial refund due to overpayment

Pmt ... (A concatenated string for payments that always begins with NN Pmt"
for detectability)

III. Text Search Results from Dialog

A. NPL Files, Abstract

? show files;ds

File 471:New York Times Fulltext 1980-2009/Feb 09

(c) 2009 The New York Times

File 169:Insurance Periodicals 1984-1999/Nov 15

(c) 1999 NELS Publishing Co.

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 474:New York Times Abs 1969-2009/Feb 08

(c) 2009 The New York Times

File 475:Wall Street Journal Abs 1973-2009/Feb 09

(c) 2009 The New York Times

File 35:Dissertation Abs Online 1861-2009/Jan

(c) 2009 ProQuest Info&Learning

File 65:Inside Conferences 1993-2009/Feb 09

(c) 2009 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Dec

(c) 2009 The HW Wilson Co.

File 256:TechInfoSource 82-2009/Mar

(c) 2009 Info.Sources Inc

File 2:INSPEC 1898-2009/Feb W1

(c) 2009 Institution of Electrical Engineers

Set	Items	Description
S1	1053	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT??? OR PREAUTHORI?ED OR PREAUT- HORI?ATION OR PREVIOUS??(3N)PERMISSION
S2	177	RECOVER??? OR RECLAIM??? OR REPOSSESS??? OR RETURN??? OR R- ECAPTUR??? OR RESTOR??? OR RESTORATION OR REPAY??? OR REPAYME- NT OR RECOUP??? OR REGAIN??? OR RETRIEV??? OR RETAK??? OR REF- UND??? OR (TAKE OR TAKES OR TAKEN OR TAKING)()BACK
S3	11	OVERPAYMENT OR OVERPAYMENTS OR OVERPAID OR (OVER OR EXCESS OR EXCESSIVE OR EXTRA OR TOO()MUCH)(2N)(PAID OR PAYMENT OR PA- YMENTS)
S4	133	ELECTRONIC OR ELECTRONICALLY OR ONLINE OR ON()LINE OR AUTO- MAT?? OR COMPUTERI?ED
S5	125	TRANSFER? OR WITHDRAW??? OR DEBIT??? OR CASHOUT OR (CASH??? OR TAKE? ? OR TAKING OR PULL???)()OUT
S6	1053	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT??? OR PREVIOUS??(3N)PERMISSION OR PREAUTHORI?ED OR PREAUTHORI?ATION
S7	10	LTD OR SSDI OR (LONGTERM OR LONG()TERM OR SOCIAL()SECURITY-

)()DISABILITY
 S8 0 S2(5N)S3
 S9 12 S4(5N)S5
 S10 3 S6(5N)S9
 S11 0 S7(S)S8(S)S10
 S12 5 S2 AND S3
 S13 177 S2 AND S6
 S14 47 S2(S)S6
 S15 2 S7 AND S13
 S16 49 S14 OR S15
 S17 23 S16 NOT (PY>2000 OR PD=20000316:20001231)
 S18 23 RD (unique items)

18/6/1 (Item 1 from file: 471)
 03899083 807222990523
 Wedding or Wipe-Out?
 Sunday May 23 1999
 Word Count: 3173

18/6/2 (Item 2 from file: 471)
 03112367 051446960218
 Habitats/ East Side, West Side?;A Newlywed Solution
 Sunday February 18 1996
 Word Count: 653

18/6/3 (Item 3 from file: 471)
 03101665 044377960105
 Real Estate;A couple with a binder on a house who lost their bid collect in
 a Connecticut small claims court.
 Friday January 5 1996
 Word Count: 785

18/6/4 (Item 4 from file: 471)
 01467419 157618870809
 LONG ISLAND OPINION; LANDFILL CRISIS: STATE GIVES ITS SIDE
 Sunday August 9 1987
 Word Count: 1185

18/6/5 (Item 5 from file: 471)
 01450191 020780870614
 LONG ISLAND OPINION; LANDFILL CRISIS: STATE ISN'T HELPING
 Sunday June 14 1987
 Word Count: 850

18/ 6/ 6 (Item 1 from file: 583)
09200067
GE to set up property mortgage net
HONG KONG: GE CAPITAL OFFERS MORTGAGES ON NET
23 Nov 1999

18/ 6/ 7 (Item 2 from file: 583)
09144255
Amex pushes clients to cheque out its unsecured credit
SINGAPORE: AMEX TO OFFER PRE-APPROVED CREDIT
12 Aug 1999

18/ 6/ 8 (Item 3 from file: 583)
06398247
Hong Leong Finance launches Easiloan
MALAYSIA: HL FINANCE LAUNCH 3RD HOUSING PRODUCT
23 Nov 1996

18/ 6/ 9 (Item 4 from file: 583)
06019264
DBS Bank first to send out pre-approved credit cards
SINGAPORE: DBS BEGAN MAILING PRE-APPROVED CARDS
20 July 1994

18/ 6/ 10 (Item 5 from file: 583)
04218742
PEUGEOT TALBOT TO REOPEN NEGOTIATIONS OVER LAYOFFS
SPAIN - PEUGEOT TALBOT TO REOPEN NEGOTIATIONS OVER LAYOFFS
12 April 1991

18/ 6/ 11 (Item 1 from file: 474)
05045205 NYT Sequence Number: 020780870614
LANDFILL CRISIS: STATE ISN'T HELPING
Sunday June 14 1987

18/ 6/ 12 (Item 2 from file: 474)
00810587 NYT Sequence Number: 081365770921
(Amer nuclear reactor mfrs rept weak market with no signs of recovery .
Only 3 orders for nuclear plants have been repta for '77 as utility cos
turn almost exclusively to coal as energy source. Mfrs blame slump on
regulations that extend delivery time for nuclear plants to more than 10

yrs, multiplying inflationary costs and decreasing demand for elec. Also cite environmental opposition to nuclear energy and alleged anti-nuclear bias within Carter Adm. 4 mfrrs of nuclear plants, Westinghouse Elec Corp, Gen Electric Co, Combustion Engineering and Babcock & Wilcox Co, are operating nuclear reactor divisions with backlogs of old orders estimated at \$15 billion to \$20 billion. Industry spokesmen assert passage of Nuclear Regulatory Reform Act aimed at getting nuclear plants on line 6 yrs after they are proposed would improve indus standing. Note quicker delivery could be achieved through early site approval, pre - approved standardized plant designs and reservation of areas for construction of nuclear plants. Graphs of nuclear plant orders from '53 to '77, chart of orders at various mfrrs (M).)

Wednesday September 21 1977

18/ 6/ 13 (Item 3 from file: 474)
00748058 NYT Sequence Number: 108894761203
(AAR to challenge contents of Dee Brown's forthcoming book on rail history, Hear That Lonesome Whistle Blow: Railroads in the West. Assn and 7 Western rrs contend that certain passages in book are inaccurate and harmful to their image. Brown defends book, contending rrs fear lawsuits by modern Indians to recover lands allegedly taken by rrs. Also pictures today's rrs as rundown and inefficiently operated. Controversy surfaced after rrs withdrew previously granted permission for Brown to use photographs supplied by rrs. Brown por (M).)
Friday December 3 1976

18/ 6/ 14 (Item 1 from file: 475)
01114576 NYT Sequence Number: 013806780914
(Wall Street Journal editorial discusses Sen Kennedy's trip to USSR. Notes Kennedy returned with news that USSR would release 18 families that had previously denied permission to emigrate. Notes USSR wants SALT II agreement (M).)
Thursday September 14 1978

18/ 6/ 15 (Item 1 from file: 99)
2376982 H.W. WILSON RECORD NUMBER: BAST98056348
Intensity encoding in unsupervised neural nets
19980600

18/ 6/ 16 (Item 2 from file: 99)
1940250 H.W. WILSON RECORD NUMBER: BAST99064028
Effects of sandpaper roughness and stream turbulence on the turbulent boundary layer
19990000

18/ 6/ 17 (Item 3 from file: 99)
1659106 H.W. WILSON RECORD NUMBER: BAST98025272
On inferring speed of sound in aquatic organisms
19980300

18/ 6/ 18 (Item 4 from file: 99)
1185396 H.W. WILSON RECORD NUMBER: BAST94054028
Diffusive disappearance of immiscible-phase organic liquids in fractured
geologic media
19940900

18/ 6/ 19 (Item 5 from file: 99)
1108122 H.W. WILSON RECORD NUMBER: BAST93040246
Dependence of quantized Hall effect breakdown voltage on magnetic field and
current
19930500

18/ 6/ 20 (Item 1 from file: 256)
02794074 DOCUMENT TYPE: Company

TrustedID Inc (794074)
REVISION DATE: 00000000

18/ 6/ 21 (Item 1 from file: 2)
07923983 INSPEC Abstract Number: B2001-06-8120J-010, C2001-06-3340H-107
Title: An advanced distribution automation system experience from
application development and project implementation
Publication Date: 2000
Copyright 2001, IEE

18/ 6/ 22 (Item 2 from file: 2)
03758261 INSPEC Abstract Number: A86108811, B86065850
Title: Standardization's role in revitalizing the nuclear option
Publication Date: 1986

18/ 6/ 23 (Item 3 from file: 2)
03490991 INSPEC Abstract Number: D85002061
Title: Interlink switch to reach 650000 merchants
Publication Date: May 1985
? t s15/ti/all

15/ TI/ 1 (Item 1 from file: 471)
DIALOG(R)File 471:(c) 2009 The New York Times. All rts. reserv.

Wedding or Wipe-Out?

15/ TI/ 2 (Item 2 from file: 471)
DIALOG(R)File 471:(c) 2009 The New York Times. All rts. reserv.

Habitats/ East Side, West Side?;A Newlywed Solution

18/3,K/21 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 Institution of Electrical Engineers. All rts. reserv.

07923983 INSPEC Abstract Number: B2001-06-8120J-010, C2001-06-3340H-107

Title: An advanced distribution automation system experience from application development and project implementation

Author(s): Tannlund, P.; Bjorkman, G.

Author Affiliation: ABB Utility Autom. GmbH, Landenburg, Germany

Conference Title: PowerCon 2000. 2000 International Conference on Power System Technology. Proceedings (Cat. No.00EX409) Part vol.1 p.127-32
vol.1

Editor(s): Wong, K.P.; Su, Q.; Stewart, B.; Zhou, X.

Publisher: IEEE, Piscataway, NJ, USA

Publication Date: 2000 Country of Publication: USA 3 vol.
(xv+xxiv+1716) pp.

ISBN: 0 7803 6338 8 Material Identity Number: XX-1999-03326

U.S. Copyright Clearance Center Code: 0 7803 6338 8/2000/\$10.00

Conference Title: Proceedings of International Conference on Power System Technology (POWERCON 2000)

Conference Sponsor: CSEE; IEEE; PES; IEE; IE Australia; IEE Japan

Conference Date: 4-7 Dec. 2000 Conference Location: Perth, WA, Australia

Language: English

Subfile: B C

Copyright 2001, IEE

...Abstract: executing both in real-time and studies are included. The fault localisation, isolation and supply restoration (FLISR) application identifies errors via information from intelligent protection devices and fault indicators and will isolate the errors and propose pre - validated switching operations to restore supply efficiently. The execution of the DMS project has been done in close co-operation...

B. NPL Files, Full-text

Full text NPL files - 1

? show files;ds

File 20:Dialog Global Reporter 1997-2009/Feb 09

(c) 2009 Dialog

Set	Items	Description
S1	12414	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT??? OR PREAUTHORI?ED OR PREAUT- HORI?ATION OR PREVIOUS??(3N)PERMISSION
S2	3661	RECOVER??? OR RECLAIM??? OR REPOSSESS??? OR RETURN??? OR R- ECAPTUR??? OR RESTOR??? OR RESTORATION OR REPAY??? OR REPAYME- NT OR RECOUP??? OR REGAIN??? OR RETRIEV??? OR RETAK??? OR REF- UND??? OR (TAKE OR TAKES OR TAKEN OR TAKING)()BACK
S3	156	OVERPAYMENT OR OVERPAYMENTS OR OVERPAID OR (OVER OR EXCESS OR EXCESSIVE OR EXTRA OR TOO()MUCH)(2N)(PAID OR PAYMENT OR PA- YMENTS)
S4	4233	ELECTRONIC OR ELECTRONICALLY OR ONLINE OR ON()LINE OR AUTO- MAT?? OR COMPUTERI?ED
S5	2148	TRANSFER? OR WITHDRAW??? OR DEBIT??? OR CASHOUT OR (CASH??? OR TAKE? ? OR TAKING OR PULL???)()OUT
S6	12414	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT??? OR PREVIOUS??(3N)PERMISSION OR PREAUTHORI?ED OR PREAUTHORI?ATION
S7	1639	LTD OR SSDI OR (LONGTERM OR LONG()TERM OR SOCIAL()SECURITY-)()DISABILITY
S8	6	S2(5N)S3
S9	181	S4(5N)S5
S10	31	S6(5N)S9
S11	0	S7(S)S8(S)S10
S12	10	S2(10N)S3
S13	2	S12(S)(S6 OR S7)
S14	12	S2(S)S3(S)(S6 OR S7)
S15	0	S14 NOT (PY> 2000 OR PD= 20000316:20001231)

Full text NPL files - 2

? show files;ds

File 634:San Jose Mercury Jun 1985-2009/Feb 05

(c) 2009 San Jose Mercury News

File 610:Business Wire 1999-2009/Feb 09

(c) 2009 Business Wire.

File 613:PR Newswire 1999-2009/Feb 09

(c) 2009 PR Newswire Association Inc

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 996:Newsroom 2000-2003

(c) 2008 Dialog

File 75:TGG Management Contents(R) 86-2009/Jan W2

(c) 2009 Gale/Cengage

File 9:Business & Industry(R) Jul/1994-2009/Feb 05

(c) 2009 Gale/Cengage

File 13:BAMP 2009/Feb 05

(c) 2009 Gale/Cengage

File 15:ABI/Inform(R) 1971-2009/Feb 06

(c) 2009 ProQuest Info&Learning

File 148:Gale Group Trade & Industry DB 1976-2009/Jan 21

(c) 2009 Gale/Cengage

Set	Items	Description
S1	31703	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT???) OR PREAUTHORI?ED OR PREAUT- HORI?ATION OR PREVIOUS??(3N)PERMISSION
S2	10095	RECOVER??? OR RECLAIM??? OR REPOSSESS??? OR RETURN??? OR R- ECAPTUR??? OR RESTOR??? OR RESTORATION OR REPAY??? OR REPAYME- NT OR RECOUP??? OR REGAIN??? OR RETRIEV??? OR RETAK??? OR REF- UND??? OR (TAKE OR TAKES OR TAKEN OR TAKING)()BACK
S3	734	OVERPAYMENT OR OVERPAYMENTS OR OVERPAID OR (OVER OR EXCESS OR EXCESSIVE OR EXTRA OR TOO()MUCH)(2N)(PAID OR PAYMENT OR PA- YMENTS)
S4	12966	ELECTRONIC OR ELECTRONICALLY OR ONLINE OR ON()LINE OR AUTO- MAT?? OR COMPUTERI?ED
S5	7568	TRANSFER? OR WITHDRAW??? OR DEBIT??? OR CASHOUT OR (CASH??? OR TAKE? ? OR TAKING OR PULL???)()OUT
S6	31703	PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI- ON OR VALIDAT???) OR PREVALIDAT???) OR PREVIOUS??(3N)PERMISSION OR PREAUTHORI?ED OR PREAUTHORI?ATION
S7	5371	LTD OR SSDI OR (LONGTERM OR LONG()TERM OR SOCIAL()SECURITY-)()DISABILITY
S8	24	S2(5N)S3
S9	1389	S4(5N)S5

S10	287	S6(5N)S9
S11	0	S7(S)S8(S)S10
S12	44	S2(10N)S3
S13	4	S6(S)S12
S14	4	S12(S)(S6 OR S7)
S15	1	S9(S)S12
S16	26	S8 OR S14
S17	24	RD (unique items)
S18	3	S17 NOT PY> 2000
S19	3	S18 NOT PD= 20000316:20001231

19/ 3,K/ 1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01722467 03-73457
Market-based administrative enforcement
Abramowicz, Michael
Yale Journal on Regulation v15n2 PP: 197-268 Summer 1998
ISSN: 0741-9457 JRNL CODE: YJR
WORD COUNT: 36716

...TEXT: would not be the case, however, if the market were also used to provide refunds for corporations that overpaid.) To prevent corporations that have filed correctly from having to pay based on ungrounded suspicions, the...

19/ 3,K/ 2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01565433 02-16422
Excise tax questions submitted to Revenue Canada
Anonymous
Tax Executive v49n6 PP: 539-547 Nov/Dec 1997
ISSN: 0040-0025 JRNL CODE: TXE
WORD COUNT: 8108

...TEXT: a redetermination, the previous NCR is superseded and a new ruling substituted. In addition, a refund of overpaid duty is issued, together with interest from the date the duties were paid. This is...

...Act, no provision was added to permit a direct appeal of an NCR. Interest on refunds of overpaid duties following a redetermination, however, would be substantially restricted since, under the proposed

19/ 3,K/ 3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00819194 94-68586
Workers' compensation laws: Significant changes in 1993
Berreth, Charles A
Monthly Labor Review v117n1 PP: 53-64 Jan 1994
ISSN: 0098-1818 JRNL CODE: MLR
WORD COUNT: 12334

...TEXT: claimant is also receiving Social Security benefits; the suspension is for a period sufficient to recover any resulting overpayment . However, a claimant and insurer are not prevented from agreeing to a repayment plan.

Full text NPL files - 3

? show files;ds

File 16:Gale Group PROMT(R) 1990-2009/Jan 20

(c) 2009 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2009/Jan 15

(c) 2009 Gale/Cengage

File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jan 05

(c) 2009 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2009/Jan 19

(c) 2009 Gale/Cengage

File 637:Journal of Commerce 1986-2009/Feb 27

(c) 2009 Commonwealth Bus. Media

File 249:Mgt. & Mktg. Abs. 1976-2007Apr W5

(c) 2007 Pira International

File 624:McGraw-Hill Publications 1985-2009/Feb 09

(c) 2009 McGraw-Hill Co. Inc

File 485:Accounting & Tax DB 1971-2009/Jan W4

(c) 2009 ProQuest Info&Learning

File 625:American Banker Publications 1981-2008/Jun 26

(c) 2008 American Banker

File 56:Computer and Information Systems Abstracts 1966-2009/Jan

(c) 2009 CSA.

Set Items Description

- | | | |
|----|-------|---|
| S1 | 17416 | PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI-
ON OR VALIDAT???) OR PREVALIDAT???) OR PREAUTHORI?ED OR PREAUT-
HORI?ATION OR PREVIOUS??(3N)PERMISSION |
| S2 | 4232 | RECOVER??? OR RECLAIM??? OR REPOSSESS??? OR RETURN??? OR R-
ECAPTUR??? OR RESTOR??? OR RESTORATION OR REPAY??? OR REPAYME-
NT OR RECOUP??? OR REGAIN??? OR RETRIEV??? OR RETAK??? OR REF-
UND??? OR (TAKE OR TAKES OR TAKEN OR TAKING)()BACK |
| S3 | 280 | OVERPAYMENT OR OVERPAYMENTS OR OVERPAID OR (OVER OR EXCESS
OR EXCESSIVE OR EXTRA OR TOO()MUCH)(2N)(PAID OR PAYMENT OR PA-
YMENTS) |
| S4 | 7030 | ELECTRONIC OR ELECTRONICALLY OR ONLINE OR ON()LINE OR AUTO-
MAT?? OR COMPUTERI?ED |
| S5 | 3368 | TRANSFER? OR WITHDRAW??? OR DEBIT??? OR CASHOUT OR (CASH???
OR TAKE? ? OR TAKING OR PULL???)()OUT |
| S6 | 17416 | PREAPPROV?? OR PRE()(APPROV?? OR AUTHORI?ED OR AUTHORI?ATI-
ON OR VALIDAT???) OR PREVALIDAT???) OR PREVIOUS??(3N)PERMISSION
OR PREAUTHORI?ED OR PREAUTHORI?ATION |
| S7 | 1392 | LTD OR SSDI OR (LONGTERM OR LONG()TERM OR SOCIAL()SECURITY-
)()DISABILITY |
| S8 | 11 | S2(5N)S3 |
| S9 | 690 | S4(5N)S5 |

S10 143 S6(5N)S9
 S11 0 S7(S)S8(S)S10
 S12 18 S2(10N)S3
 S13 0 S6(S)S12
 S14 2 S2(S)S3(S)S6
 S15 5 S3(S)S9
 S16 32 S2(S)S9
 S17 12 S16(S)(S6 OR S7)
 S18 23 S8 OR S17
 S19 13 S18 NOT (PY>2000 OR PD=20000316:20001231)
 S20 13 RD (unique items)

20/6/1 (Item 1 from file: 16)
 04099098 Supplier Number: 45974889 (USE FORMAT 7 FOR FULLTEXT)
 Trust Co. Leapfrogs Into Lending On The Internet
 Dec 1, 1995
 Word Count: 528

20/6/2 (Item 1 from file: 160)
 02206953
 Security Pacific Targets Home Buyers
 June 5, 1989

20/6/3 (Item 2 from file: 160)
 01037757
 Cash Management: Pactel seeks bottom-line impact.
 May 14, 1984

20/6/4 (Item 1 from file: 485)
 ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
 00739742
 Preparing for the commercial real estate closing (part 2) WORD COUNT:
 4631 LINE COUNT: 421
 Sep 1999

20/6/5 (Item 2 from file: 485)
 ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
 00653232
 Excise tax questions submitted to Revenue Canada WORD COUNT: 8108
 LINE COUNT: 737
 Nov/Dec 1997

20/6/6 (Item 3 from file: 485)

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

00628030

Negotiating flexibility options for the tenant (with forms) (Part 2)

WORD COUNT: 5178 LINE COUNT: 471

May 1997

20/6/7 (Item 4 from file: 485)

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

00561575

What you and your physician client need to know about managed care contracts (Part 1) WORD COUNT: 8949 LINE COUNT: 814

Mar 1996

20/6/8 (Item 5 from file: 485)

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

00415958

Rev. Proc. 93-23 WORD COUNT: 12828 LINE COUNT: 1,166

May 10, 1993

20/6/9 (Item 6 from file: 485)

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

00351382

New ACH Regs Would Cut Costly Prenotes, Unauthorized Debits WORD COUNT: 848 LINE COUNT: 77

Apr 1992

20/6/10 (Item 7 from file: 485)

00108860

Accelerating Collections: Float Reduction Techniques

Mar 1981

20/6/11 (Item 8 from file: 485)

00103224

The Pru's Gibraltar-Sized Cash-Gathering Operation

Jun 22, 1981

20/6/12 (Item 9 from file: 485)

00062575

A Summary of the Final EFT Commission Report

April 1978

20/6/13 (Item 1 from file: 625)
0046692

Fed Eyes Automatic Debits for Biweekly Mortgage Payments
January 8, 1986, Wednesday

20/ 3,K/ 9 (Item 6 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
(c) 2009 ProQuest Info&Learning. All rts. reserv.

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00351382
New ACH Regs Would Cut Costly Prenotes, Unauthorized Debits
Gage, Theodore Justin
Corporate Cashflow v13 n4 PP: 11, 14 Apr 1992
ISSN: 1040-0311 JRNL CODE: CFL
WORD COUNT: 848 LINE COUNT: 77

Accounting & Tax DB_1971-2009/Jan W4

...ABSTRACT: latest policy streamlining efforts by the National Automated Clearing House Association (NACHA) improve options for returning unauthorized debits and eliminate prenotification requirements. The growth of potentially efficient preauthorized electronic debits has been hampered by Treasury concerns over exposure to unauthorized debits. The current rules give a company 24 hours to receive, identify, notify its bank, and return an unauthorized debit. NACHA amendments now place more responsibility on the originating bank, which will...

...the issuer are authorized. NACHA is also trying to eliminate the requirement for prenotification of electronic payments to or debits from consumer bank accounts. The rule would make prenotes optional for originators. Companies could still...

20/ 3,K/ 10 (Item 7 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00108860
Accelerating Collections: Float Reduction Techniques
Fredman, Albert J.
Credit & Financial Management v83 n3 PP: 27-29 Mar 1981
ISSN: 0011-0973 JRNL CODE: CFM

Accounting & Tax DB_1971-2009/Jan W4

...ABSTRACT: Through a lockbox remittance system, exposure to credit risk is reduced through earlier identification and return of problem checks, daily deposit of funds is assured regardless of company absenteeism or seasonal workload, and collection float is reduced. Mail delays can be eliminated by using the automated depository transfer checks (DTCs). The use of preauthorized checks is a superior alternative to the lockbox because float, as well as billing and clerical costs, can be reduced. The

preauthorized debits system can reduce or, in some cases, can completely eliminate the clearing time component...

20/3,K/11 (Item 8 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00103224
The Pru's Gibraltar-Sized Cash-Gathering Operation
Anonymous
Pensions & Investment Age v9 n13 PP: 13, 24-25 Jun 22, 1981
ISSN: 0273-5456 JRNL CODE: PNI

Accounting & Tax DB_1971-2009/Jan W4

...ABSTRACT: gathering the cash as quickly as possible at minimum cost, investing for the highest possible return , and paying it out in the least expensive manner. 450 local field offices gather the...

...sorts of short-term instruments. One cash-gathering system that Prudential is looking at is pre - authorized premium payments. The company is preparing to process them through the automated clearinghouse as a...

...be lost. The company is also looking at controlled disbursement for real estate investments and electronic funds transfer .

20/3,K/13 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2008 American Banker. All rts. reserv.

0046692
Fed Eyes Automatic Debits for Biweekly Mortgage Payments
American Banker - January 8, 1986, Wednesday; Pg. 10
WORD COUNT: 359

BYLINE:
By MICHAEL WEINSTEIN

TEXT:
... an official interpretation of its Regulation E that would authorize mortgage loans requiring repayment by preauthorized electronic funds transfers .

At issue is mortgages with biweekly payments. These mortgages, in contrast to the typical mortgage...

... credit options and the biweekly payment program offers cost-related

incentives to repay by preauthorized electronic transfers .

Biweekly payment mortgages generally assure the borrower that the mortgage will be paid off sooner than a normal mortgage, so the total interest charge for the loan is lower.

Preauthorized electronic transfers are cheaper to process and more reliable for banks than the traditional, paper-based forms of repayment . "The banks are anxious to have people sign up for these automatic payment plans," said Henry M. Polmer, general counsel for the Electronic Funds Transfer Association in Washington, D.C.

The Fed has received "a number of inquiries" about the...

...Act.

When Congress wrote the act in 1978, it prohibited loans requiring repayment by preauthorized electronic transfers in order to protect consumers.

Preauthorized transfers occur automatically at regular intervals, reducing the consumer...

IV. Additional Resources Searched

Searches were conducted in two template files not accessible through DIALOG, Financial Times and the Internet and Personal Computing Abstracts, but there were no results.